

**A SYSTEM AND METHOD FOR ESTABLISHING INCENTIVES FOR  
PROMOTING THE EXCHANGE OF PERSONAL INFORMATION AND  
TARGETED ADVERTISING**

**ABSTRACT OF THE DISCLOSURE**

A system and method for over-the-air and/or other types of broadcasting which creates incentives that promote the exchange of personal information of viewers in return for a more viewer-tailored program content as well as advertising content. The invention includes a content selector that selects program content, and an advertising inserter that is controlled by reference to viewers' personal profiles.